

Hello, my name is Kathy McEvilly and I'd like to thank you all for giving me the opportunity to be here. **I am a survivor of a catastrophic, quite devastating accident, but I am EXTREMELY THANKFUL FOR THE NO FAULT BENEFITS THAT HAVE SUPPORTED MY RECOVERY.**

This accident HAPPENED WHEN I WAS 15 YEARS OLD, I am now 51. It is hard to imagine that your future is changed so much from what your hopes and dreams were to dr. appointments, hospital visits and different therapies that may provide some hope or relief!! Now, I am just hoping and praying that I do continue to have caregivers, Dr's, meds and a place to call home. It is hard to imagine that your future is changed so much from what your hopes and dreams were to dr. appointments, hospital visits and different therapies that may provide some hope or relief!! Now, I am just hoping and praying that I do continue to have caregivers, Dr's, meds and a place to call home.

Your idea is that eventually that these people who aren't covered by Auto insurance will end up being covered by Medicare or Medicaid, so it looks like the average American will be paying more tax dollars. Besides that fact, the people I know personally that have been counting on Medicaid or Medicare are often not getting the care they need. In fact, my best friend is now homeless and only has medicaid to rely on, it seems to me that you are trying to pass this bill before the people in Michigan are allowed to even vote on this issue. People say we live in a Democratic society, excuse me ,but where is the Democracy?

Mary Kathleen McEvilly

Michigan Catastrophic Claims Association (MCCA)
Information as of March 28, 2006

Since 1979, 19,000 claims have been reported to the MCCA. A claim represents the auto accident that caused the catastrophic injury - it does not represent the number of people injured. Most claims, but not all, include only one person.

MICHIGAN CATASTROPHIC CLAIMS ASSOCIATION ASSESSMENT
HISTORY

Assmt #	Period	Months	Pure Premium	(Surplus) Deficit Adj.	Admin. Expense	Total Assessment
1	7/1/78 to 6/30/79	12	\$3.00	\$0.00	\$0.00	\$3.00
2	7/1/79 to 12/31/79	6	\$6.28	\$5.40	\$0.00	\$11.68
3	1/1/80 to 12/31/80	12	\$6.36	(\$0.36)	\$0.00	\$6.00
4	1/1/81 to 12/31/81	12	\$7.14	(\$0.58)	\$0.20	\$6.76
5	1/1/82 to 12/31/82	12	\$6.64	(\$0.81)	\$0.10	\$5.93
6	1/1/83 to 12/31/83	12	\$7.55	(\$2.12)	\$0.10	\$5.53
7	1/1/84 to 12/31/84	12	\$8.24	(\$2.44)	\$0.11	\$5.91
8	1/1/85 to 12/31/85	12	\$10.55	\$1.40	\$0.10	\$12.05
9	1/1/86 to 12/31/86	12	\$11.24	\$3.07	\$0.09	\$14.40
10	1/1/87 to 12/31/87	12	\$15.77	\$6.81	\$0.09	\$22.67
11	1/1/88 to 12/31/88	12	\$24.41	\$8.10	\$0.09	\$32.60
12	1/1/89 to 12/31/89	12	\$33.44	\$10.12	\$0.09	\$43.65
13	1/1/90 to 12/31/90	12	\$48.12	\$18.37	\$0.15	\$66.64
14	1/1/91 to 12/31/91	12	\$68.33	\$32.50	\$0.17	\$101.00
15	1/1/92 to 12/31/92	12	\$77.69	\$32.77	\$0.12	\$110.58
16	1/1/93 to 12/31/93	12	\$90.43	\$28.14	\$0.12	\$118.69
17	1/1/94 to 12/31/94	12	\$98.71	\$16.89	\$0.12	\$115.72
18	1/1/95 to 12/31/95	12	\$98.07	(\$1.24)	\$0.12	\$96.95
19	1/1/96 to 12/31/96	12	\$87.53	(\$15.06)	\$0.10	\$72.57
20	1/1/97 to 12/31/97	12	\$62.03	(\$47.19)	\$0.10	\$14.94
21	1/1/98 to 12/31/98	12	\$63.87	(\$58.37)	\$0.10	\$5.60
22	1/1/99 to 12/31/99	12	\$56.31	(\$50.81)	\$0.10	\$5.60
23	1/1/00 to 12/31/00	12	\$52.30	(\$46.79)	\$0.09	\$5.60
24	1/1/01 to 12/31/01	12	\$61.53	(\$47.21)	\$0.09	\$14.41
25	1/1/02 to 06/30/02	6	\$71.05	\$0.00	\$0.10	\$71.15

26	7/1/02 to 6/30/03	12	\$68.90	\$0.00	\$0.10	\$69.00
27	7/1/03 to 6/30/04	12	\$79.30	\$20.80	\$0.10	\$100.20
28	7/1/04 to 6/30/05	12	\$95.93	\$31.21	\$0.10	\$127.24
29	7/1/05 to 6/30/06	12	\$116.43	\$25.17	\$0.10	\$141.70
30	7/1/06 to 6/30/07	12	\$113.48	\$23.75	\$0.10	\$137.33